

Implementation Timeline of H.R.3590

2010

- 10% tanning tax
- Medicare cuts to Hospitals begin
- National High Risk Pool for pre-existing conditions
- Insurance companies are forbidden from having benefit caps on lifetime caps
- Insurance companies cannot deny children for pre-existing conditions
- Children are allowed to be covered on their parents insurance until age 26 (starts Oct. 1st)

2011

- New Tax on Brand-name drugs
- Medicare Advantage cuts begin
- Medicare payments to physician-owned hospitals prohibited

2012

- Employer deduction for Medicare Drug Subsidies is eliminated
- A number of Medicare cuts to hospitals goes into effect

2013

- A number of new Medicare Taxes begin

2014—This is the big year, where most of the provisions go into effect

- New individual mandate goes into effect (2.5% tax of income if don't buy government approved health insurance)
- Employer mandate begins (employers with more than 50 employees who do not offer gov. approved insurance pay \$2,000 fine per employee).
- Insurance subsidies for low income individuals start
- Medicare Board is created, this board will be responsible for making \$15.5 billion in cuts to Medicare

- State run Insurance exchanges go online
- Federal standards for Insurance begin
- Insurers' are completely barred from discriminating on pre-existing conditions
- New tax on health insurance providers to raise \$60 billion

2015

- 40% new tax on High-cost health care plans
- States may begin to enter into "compacts" and pool coverage across many states